

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHELLE D YOUNG

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Case No.: 09-07361

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2009.
- 2) This case was confirmed on 04/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2009, 04/07/2010.
- 5) The case was converted on 06/07/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 16
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,000.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,585.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 1,585.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,258.78
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 106.94
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 1,365.72**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HONOR FINANCE	SECURED	7,900.00	7,900.00	7,900.00	.84	113.44
AFFORDABLE FURNITURE	SECURED	1,800.00	.00	1,800.00	97.79	7.21
IL DEPT OF HUMAN SER	PRIORITY	740.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	960.00	613.44	613.44	.00	.00
AMERICASH LOANS LLC	UNSECURED	930.00	248.72	248.72	.00	.00
AT&T	UNSECURED	355.00	NA	NA	.00	.00
AT&T	UNSECURED	355.00	NA	NA	.00	.00
AT&T WIRELESS	UNSECURED	115.00	114.08	114.08	.00	.00
CHASE	OTHER	.00	NA	NA	.00	.00
CHASE BANK	UNSECURED	880.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	565.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	425.00	331.75	331.75	.00	.00
CITY OF CHICAGO BURE	OTHER	.00	NA	NA	.00	.00
COMCAST	UNSECURED	90.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	515.00	539.56	539.56	.00	.00
DIRECT TV	UNSECURED	400.00	NA	NA	.00	.00
DIRECTV	OTHER	.00	NA	NA	.00	.00
DIRECTV	UNSECURED	160.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	310.00	NA	NA	.00	.00
FIRST AMERICAN CASH	UNSECURED	400.00	484.29	484.29	.00	.00
HORIZON EMERGENCY PH	UNSECURED	550.00	NA	NA	.00	.00
LORETTO HOSPITAL	UNSECURED	80.00	NA	NA	.00	.00
LOYOLA UNIVERSITY FO	UNSECURED	1,300.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LOYOLA UNIVERSITY HE	UNSECURED	1,360.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	80.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	2,080.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,000.00	2,120.15	2,120.15	.00	.00
SUN CASH OF WI LLC	UNSECURED	900.00	NA	NA	.00	.00
T MOBILE	OTHER	.00	NA	NA	.00	.00
T MOBILE	UNSECURED	985.00	584.30	584.30	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	630.00	632.07	632.07	.00	.00
US CELLULAR	UNSECURED	1,200.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	1,190.00	NA	NA	.00	.00
WELLS FARGO BANK NV	OTHER	.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	19,000.00	21,267.44	21,267.44	.00	.00
WELLS FARGO	OTHER	.00	NA	NA	.00	.00
WEST SIDE EMERGENCY	UNSECURED	500.00	NA	NA	.00	.00
WEST SUBURBAN MEDICA	UNSECURED	400.00	NA	NA	.00	.00
WEST SUBURBAN MEDICA	UNSECURED	3,500.00	NA	NA	.00	.00
ST MARY MEDICAL CENT	UNSECURED	150.00	NA	NA	.00	.00
LL FAST REAL ESTATE	OTHER	.00	NA	NA	.00	.00
HONOR FINANCE	UNSECURED	NA	987.00	987.00	.00	.00
HSBC TAXPAYER FINANC	UNSECURED	NA	1,004.43	1,004.43	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,425.84	1,425.84	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,900.00	.84	113.44
All Other Secured	<u>1,800.00</u>	<u>97.79</u>	<u>7.21</u>
<b>TOTAL SECURED:</b>	9,700.00	98.63	120.65
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	30,353.07	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,365.72	
Disbursements to Creditors	\$ 219.28	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,585.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/06/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.